

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:	-)	CHAPTER 13
Al Palacz,)	CASE NO. 19 B 09856
Debtor(s),)	Judge: Timothy A. Barnes

Al Palacz)	
)	
Plaintiff(s),)	
)	
v.)	ADV. NO 19-00625
)	
Real Time Resolutions Inc.)	
and Mortgage Electronic Registration)	
Systems Inc.)	
)	
Defendant(s).)	

AFFIDAVIT OF AL PALACZ

I, Al Palacz, being duly sworn, state that I reside at 617 Cambridge Drive Schaumburg, IL 60193, in support of my complaint to determine the validity of the second lien of Real Time Resolutions Inc. and Mortgage Electronic Registration Systems Inc. pursuant to 11 U.S.C. § 1322(b) and F. R. Bankr. P. 3012 state as follows:

1. That I filed for relief under Chapter 13 of the Bankruptcy Code on April 4, 2019.
2. That I own the property located at 617 Cambridge Drive Schaumburg, IL 60193.
3. That I took out a first mortgage with Encore Credit recorded with the Cook County Recorder of Deeds on 3/12/2007 as document number 0707126180. This mortgage was later assigned to NYMT Loan Financing, LLC and recorded with the Cook County Recorder of Deeds on 10/27/2015 as document number 1530044090. This mortgage was later assigned to Headlands Asset Management Fund III, Series F, LP and recorded with the Cook County Recorder of Deeds on 8/4/2017 as document number

1721616016. This mortgage was later assigned to Metropolitan Life Ins. Co. and recorded with the Cook County Recorder of Deeds on 9/27/2018 as document number 1827033028 and serviced by New Penn Financial, LLC who then legally changed their name to NewRez LLC effective January 7, 2019 and known as NewRez LLC d/b/a Shellpoint Mortgage Servicing.

4. That I took out a second mortgage with Encore Credit that was recorded on 3/12/2007 in the Office of the Cook County Recorder of Deeds as document number 0707126181 serviced by Real Time Resolutions Inc. and Mortgage Electronic Registration Systems Inc.
5. That on April 23, 2019 I caused to be issued a summons and a complaint pursuant to F.R. Bankr. P. 3012 to determine the value of security of the second claim of Real Time Resolutions Inc. and Mortgage Electronic Registration Systems Inc.
6. That my attorneys served the summons and complaint on Real Time Resolutions Inc. 1349 Empire Central Dr Ste 150 Dallas, TX 75247-4029 and Mortgage Electronic Registration Systems Inc., William P. Beckmann, CEO 1818 Library Street, Suite 300 Reston, VA 20190 by certified mail.
7. That at the time of my case filing an appraisal reflected that the value of my property was to be \$227,000.
8. Accordingly, I owe more on the first mortgage of my property than it is worth.
9. That Real Time Resolutions Inc. and Mortgage Electronic Registration Systems Inc. failed to provide an appraisal on my property.

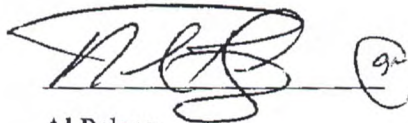
10. That I request that this Court enter an order valuing my property at \$227,000 and to strip the 2nd lien of Real Time Resolutions Inc. and Mortgage Electronic Registration Systems Inc.

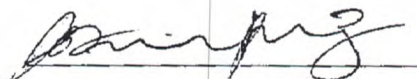
Further Affiant Sayeth Not.

SUBSCRIBED and SWORN Before Me

Dated the 6th day of July, 2019.

This 6th day of July, 2019.


Al Palacz


NOTARY PUBLIC

